

Information to identify the case:

Debtor 1	Frank M DiBiagio	Social Security number or ITIN	xxx-xx-2470
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Deborah J DiBiagio	Social Security number or ITIN	xxx-xx-0582
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-21242-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank M DiBiagio

Deborah J DiBiagio

9/12/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Frank M DiBiagio
Deborah J DiBiagio
DebtorsCase No. 12-21242-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 3180WPage 1 of 3
Total Noticed: 67

Date Rcvd: Sep 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2017.

db/jdb +Frank M DiBiagio, Deborah J DiBiagio, 211 Columbia Drive, Aliquippa, PA 15001-1526
 cr CitiMortgage, Inc., PO BOX 6030, SIOUX FALLS, SD 57117-6030
 cr First Tennessee Bank, P.O. Box 2428, Knoxville, TN 37901-2428
 r +Jessica Farinelli, Howard Hanna Real Estate, 1601 Third Street, Beaver, PA 15009-2420
 13383636 +ACAR Leasing LTD, 6400 Main Street, Amherst, NY 14221-5858
 13371299 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 13321011 +Amex Macy's, 9111 Duke Blvd, Mason, OH 45040-8999
 13321015 +Central Tax Bureau, 438 Line Ave, Ste 2, Ellwood City, PA 16117-1121
 13321018 +Chela/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500
 13435799 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 13321020 +Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243
 13325937 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13321021 +Citizens Bank, Attn: Bankruptcy Department, 480 Jefferson Blvd Ms: Rje-135, Warwick, RI 02886-1359
 13326719 +Citizens Bank, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13321022 +Citizens Bank, PO Box 7000, Providence, RI 02940-7000
 13330633 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13330279 +First Tennessee Bank, P.O. Box 1469, Knoxville, TN 37901-1469
 13321026 +Fst Tn Bk Mp, First Tennessee Bank/Attn: Bankruptcy, Po Box 1469, Knoxville, TN 37901-1469
 13321028 Heritage Valley Health System - Beaver, PO Box 382094, Pittsburgh, PA 15251-8094
 14190837 +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
 13507952 +Old Republic Insurance Company, c/o Old Republic Equity Credit Services, 307 N Michigan 15th Floor, Chicago IL 60601-5405
 13321032 PA Dept of Revenue, 280408 Strawberry Sq, Harrisburg, PA 17101
 13618681 eCAST Settlement Corporation, c/o Bass & Associates, P.C., P.O. Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2017 02:32:28 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: BANKAMER.COM Sep 13 2017 02:28:00 BANK OF AMERICA, 1100 N. King Street,
 Wilmington, DE 19884-0011
 cr +EDI: AISACG.COM Sep 13 2017 02:28:00 First Tennessee Bank NA, Department,
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 cr EDI: AIS.COM Sep 13 2017 02:28:00 Midland Funding LLC by American InfoSource LP as a,
 PO Box 4457, Houston, TX 77210-4457
 cr EDI: RECOVERYCORP.COM Sep 13 2017 02:28:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 cr +EDI: BASSASSOC.COM Sep 13 2017 02:28:00 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 13321010 EDI: PHINAMERI.COM Sep 13 2017 02:28:00 Americredit, Attention: Bankruptcy,
 Po Box 183853, Arlington, TX 76096
 13367967 +EDI: OPHSUBSID.COM Sep 13 2017 02:28:00 BACK BOWL I LLC, SERIES C,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13362287 EDI: BANKAMER2.COM Sep 13 2017 02:28:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 13321012 EDI: BANKAMER.COM Sep 13 2017 02:28:00 Bank Of America, 4060 Ogletown/Stanton Rd,
 Newark, DE 19713
 13321013 +EDI: TSYS2.COM Sep 13 2017 02:28:00 Barclays Bank Delaware, Attention: Bankruptcy,
 Po Box 8801, Wilmington, DE 19899-8801
 13321019 EDI: CITICORP.COM Sep 13 2017 02:28:00 Citibank Sd, Na,
 Citi Corp Credit Services/Attention: Cen, Po Box 20363, Kansas City, MO 64195
 13417546 EDI: BL-BECKET.COM Sep 13 2017 02:28:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13418795 +EDI: BASSASSOC.COM Sep 13 2017 02:28:00 Capital One, N.A., c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13321014 +EDI: CAPITALONE.COM Sep 13 2017 02:28:00 Capital One, N.a., Capital One Bank (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 13321017 +E-mail/Text: cst.bankruptcy@chase.com Sep 13 2017 02:33:10 Chase, Po Box 7013,
 Indianapolis, IN 46207-7013
 13321016 +EDI: CHASE.COM Sep 13 2017 02:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13330088 +EDI: TSYS2.COM Sep 13 2017 02:28:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13327167 EDI: DISCOVER.COM Sep 13 2017 02:28:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13321023 +EDI: DISCOVER.COM Sep 13 2017 02:28:00 Discover Fin, Attention: Bankruptcy Department,
 Po Box 3025, New Albany, OH 43054-3025
 13321024 +EDI: DISCOVER.COM Sep 13 2017 02:28:00 Discover Financial,
 Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 67

Date Rcvd: Sep 12, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13321025 +EDI: TSYS2.COM Sep 13 2017 02:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
13380081 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 13 2017 02:33:07 Duquesne Light Company,
c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
13446339 EDI: ECMC.COM Sep 13 2017 02:28:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
13375361 EDI: RMSC.COM Sep 13 2017 02:28:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
13321027 +EDI: RMSC.COM Sep 13 2017 02:28:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
13361597 +EDI: BASSASSOC.COM Sep 13 2017 02:28:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
13321029 +EDI: HFC.COM Sep 13 2017 02:28:00 Hsbc/boscov, Hsbc, Po Box 5226,
Carol Stream, IL 60197-5226
13321030 EDI: IRS.COM Sep 13 2017 02:28:00 Internal Revenue Service, PO Box 628,
Pittsburgh, PA 15230
13374582 +EDI: OPHSUBSID.COM Sep 13 2017 02:28:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13401558 +EDI: OPHSUBSID.COM Sep 13 2017 02:28:00 Keystone Recovery Partners LLC, Series A,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13321031 +EDI: CBSKOHLS.COM Sep 13 2017 02:28:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-5660
13508488 EDI: RESURGENT.COM Sep 13 2017 02:28:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
13418768 EDI: BL-CREDIGY.COM Sep 13 2017 02:28:00 Main Street Acquisition Corp., assignee,
of CHASE BANK USA, N. A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13537816 EDI: AIS.COM Sep 13 2017 02:28:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
13405464 EDI: PRA.COM Sep 13 2017 02:28:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13527793 EDI: RECOVERYCORP.COM Sep 13 2017 02:28:00 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,
Miami, FL 33131-1605
13527794 EDI: RECOVERYCORP.COM Sep 13 2017 02:28:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13352490 EDI: NAVIENTFKASMGUAR.COM Sep 13 2017 02:28:00 Sallie Mae Inc. on behalf of USA FUNDS,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
13352546 +EDI: NAVIENTFKASMSERV.COM Sep 13 2017 02:28:00 Sallie Mae Trust, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496
13321033 EDI: SEARS.COM Sep 13 2017 02:28:00 Sears Credit Cards, PO Box 6282,
Sioux Falls, SD 57117-6282
13321034 +EDI: SEARS.COM Sep 13 2017 02:28:00 Sears/CBNA, Po Box 6282, Sioux Falls, SD 57117-6282
13360849 +E-mail/Text: bncmail@w-legal.com Sep 13 2017 02:32:44 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13321035 +EDI: WTRRNBNK.COM Sep 13 2017 02:28:00 Target Credit Card (TC),
C/O Financial & Retail Services, Mailstop BT P.O. Box 9475, Minneapolis, MN 55440-9475
TOTAL: 44

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Citizens Bank
cr Duquesne Light Company
cr LSF9 Master Participation Trust
cr* +ACAR Leasing LTD, 6400 Main Street, Amherst, NY 14221-5858
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,
Tucson, AZ 85712-1083
cr* +Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
cr* +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
cr* +Old Republic Insurance Company, c/o Old Republic Equity Credit Services, 307 N. Michigan,
15th Floor, Chicago, IL 60601-5405
13391900* +KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
TOTALS: 3, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dkam
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor ACAR Leasing LTD agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Ann E. Swartz on behalf of Creditor LSF9 Master Participation Trust ecfmail@mwc-law.com
Daniel Mark Campbell on behalf of Creditor Citizens Bank dcampbell@hunton.com,
sklein@hunton.com
Edgardo D. Santillan on behalf of Debtor Frank M DiBiagio ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com;r53999@notify.bestcase.com
Edgardo D. Santillan on behalf of Plaintiff Ronda Winnecour ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com;r53999@notify.bestcase.com
Edgardo D. Santillan on behalf of Plaintiff Frank M DiBiagio ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com;r53999@notify.bestcase.com
Edgardo D. Santillan on behalf of Plaintiff Deborah J DiBiagio ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com;r53999@notify.bestcase.com
Edgardo D. Santillan on behalf of Joint Debtor Deborah J DiBiagio ed@santillanlaw.com,
edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
s.mycfemail@gmail.com;r53999@notify.bestcase.com
Francis E. Corbett on behalf of Debtor Frank M DiBiagio fcorbett@fcorbettlaw.com,
fcorbett7@gmail.com
Francis E. Corbett on behalf of Joint Debtor Deborah J DiBiagio fcorbett@fcorbettlaw.com,
fcorbett7@gmail.com
James Warmbrodt on behalf of Creditor ACAR Leasing LTD bkgroup@kmlawgroup.com
Jeffrey T. Grossman on behalf of Creditor First Tennessee Bank NA, Department
JGrossman@grossmanfirm.com,
JOTtinger@grossmanfirm.com;LMester@grossmanfirm.com;JSchwartz@grossmanfirm.com
Jerome B. Blank on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com
Martin A. Mooney on behalf of Defendant ACAR Leasing LTD tshariff@schillerknapp.com,
ahight@schillerknapp.com
Matthew Christian Waldt on behalf of Creditor CitiMortgage, Inc. mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 18